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Robert D. Summers, Jr., Reg. No. 57,844

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Appln. of: McGiffin et al.

Appln. No.: 10/783,841

Filed: February 20, 2004

For: ACCOUNT LEVEL  
PARTICIPATION FOR  
UNDERWRITING COMPONENTS

Examiner: Swartz, Jamie H.

Group Art Unit: 3694

Confirmation No. 7513

Attorney Docket No: 10022/444

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Assignee has timely filed the following amendments and response to the Final Office Action mailed on May 13, 2008. Assignee respectfully request reconsideration and allowance of the present claims in view of the following remarks and amendments.

**Amendments to the Claims** begin on page 2 of this response.

**Remarks and Arguments** begin on page 7 of this response.